

UNITED STATES BANKRUPTCY COURT
DISTRICT OF

In re:	§	
	§	
RALPHS, KENNETH ALAN	§	Case No. 10-20934 RKM
RALPHS, CAMILLE C	§	
	§	
Debtor(s)	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter of the United States Bankruptcy Code was filed on . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$

Funds were disbursed in the following amounts:

Payments made under an interim
disbursement
Administrative expenses
Other payments to creditors
Non-estate funds paid to 3rd Parties
Exemptions paid to the debtor
Other payments to the debtor

Leaving a balance on hand of¹ \$

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was _____ and the deadline for filing governmental claims was _____. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ _____. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ _____ as interim compensation and now requests a sum of \$ _____, for a total compensation of \$ _____². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ _____, and now requests reimbursement for expenses of \$ _____, for total expenses of \$ _____².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: _____ By: /s/PHILIP G. JONES, TRUSTEE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

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Exhibit A

Case No: 10-20934 RKM Judge: R. KIMBALL MOSIER
Case Name: RALPHS, KENNETH ALAN
RALPHS, CAMILLE C
For Period Ending: 07/25/11

Trustee Name: PHILIP G. JONES, TRUSTEE
Date Filed (f) or Converted (c): 01/29/10 (f)
341(a) Meeting Date: 03/08/10
Claims Bar Date: 06/22/10

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 1092 NORTH 800 WEST, OREM, UT 84057	220,000.00	0.00	DA	0.00	FA
2. IRON BLOSSOM TIME SHARE SNOWBIRD UTAH	1,500.00	0.00	DA	0.00	FA
3. ALPINE CREDIT UNION CHECKING	0.00	0.00	DA	0.00	FA
4. ALPINE CREDIT UNION SAVINGS 1	25.20	25.20		25.20	FA
5. ALPINE CREDIT UNION SAVINGS 2	0.00	0.00	DA	0.00	FA
6. ALPINE CREDIT UNION BUSINESS CHECKING	6.65	6.65		6.65	FA
7. UTAH COMMUNITY CREDIT UNION SAVINGS	19.00	19.00		19.00	FA
8. UTAH COMMUNITY CREDIT UNION CHECKING	0.00	14.96		14.96	FA
9. UCCU SAVINGS HELD FOR GRANDCHILD B.R.	134.97	0.00	DA	0.00	FA
10. UCCU SAVINGS HELD FOR GRANDCHILD C.R.	134.97	0.00	DA	0.00	FA
11. UCCU SAVINGS HELD FOR GRANDCHILD N.R.	134.97	0.00	DA	0.00	FA
12. UCCU SAVINGS HELD FOR GRANDCHILD H.R.	134.97	0.00	DA	0.00	FA
13. VOID (u)	Unknown	0.00		0.00	FA
14. UCCU SAVINGS HELD FOR GRANDCHILD C.R.	134.97	0.00	DA	0.00	FA
15. UCCU SABINGS HELD FOR GRANDCHILD C.S.	134.97	0.00	DA	0.00	FA
16. UCCU SAVINGS HELD FOR GRANDCHILD K.S.	134.97	0.00	DA	0.00	FA
17. UCCU SAVINGS HELD FOR GRANDCHILD T.S.	134.97	0.00	DA	0.00	FA
18. UCCU SAVINGS HELD FOR GRANDCHILD E.F.	134.97	0.00	DA	0.00	FA
19. UCCU SAVINGS HELD FOR GRANDCHILD L.F.	103.58	0.00	DA	0.00	FA
20. UCCU SAVINGS HELD FOR GRANDCHILD A.H.	100.00	0.00	DA	0.00	FA
21. UCCU SAVINGS HELD FOR GRANDCHILD T.S.	100.00	0.00	DA	0.00	FA
22. WASHER, DRYER, FRIDGE, FREEZER, STOVE, MICROWAVE CARPETS, SEWING MACHINE, PROVISIONS FOR 12 MONTHS	3,000.00	0.00	DA	0.00	FA
23. BEDS AND BEDDING	200.00	0.00	DA	0.00	FA
24. SECOND REFRIGERATOR, VERY OLD	25.00	0.00	DA	0.00	FA
25. SECOND SEWING MACHINE	15.00	0.00	DA	0.00	FA

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

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Exhibit A

Case No: 10-20934 RKM Judge: R. KIMBALL MOSIER
Case Name: RALPHS, KENNETH ALAN
RALPHS, CAMILLE C

Trustee Name: PHILIP G. JONES, TRUSTEE
Date Filed (f) or Converted (c): 01/29/10 (f)
341(a) Meeting Date: 03/08/10
Claims Bar Date: 06/22/10

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
26. TWO COUCHES, THREE LOVE SEATS, AND AN ARMCHAIR	500.00	0.00	DA	0.00	FA
27. KITCHEN TABLE, ONE KITCHEN CHAIR, THREE CHAIRS	50.00	0.00	DA	0.00	FA
28. DINING TABLE AND CHAIRS	200.00	0.00	DA	0.00	FA
29. LARGE TELEVISION	1,000.00	0.00	DA	0.00	FA
RC WILLEY DEBT					
30. KITCHEN HUTCH	100.00	0.00	DA	0.00	FA
31. 3 DRESSERS	75.00	0.00	DA	0.00	FA
32. OLD RIDING LAWNMOWER	50.00	0.00	DA	0.00	FA
33. GAS BARBEQUE GRILL	150.00	0.00	DA	0.00	FA
34. DVD BLU RAY PLAYER	100.00	0.00	DA	0.00	FA
35. VCR PLAYERS	5.00	0.00	DA	0.00	FA
36. BOOKS	100.00	0.00	DA	0.00	FA
37. FAMILY PICTURES	5.00	0.00	DA	0.00	FA
38. PICTURES ON WALLS	20.00	0.00	DA	0.00	FA
39. COIN COLLECTION FROM CHILDHOOD	50.00	0.00	DA	0.00	FA
40. CLOTHES	200.00	0.00	DA	0.00	FA
41. WIFE'S DIAMOND WEDDING RING	1,000.00	0.00	DA	0.00	FA
42. FAKE CUSTOM JEWELRY	50.00	0.00	DA	0.00	FA
43. 30-06 RIFLE	100.00	0.00	DA	0.00	FA
44. 308 RIFLE	80.00	0.00	DA	0.00	FA
45. 45 HANDGUN	50.00	0.00	DA	0.00	FA
46. 22 HANDGUN	25.00	0.00	DA	0.00	FA
47. FISHING GEAR	25.00	0.00	DA	0.00	FA
48. ALLIANCE WHOLE LIFE INSURANCE POLICY HUSBAND	5,000.00	0.00	DA	0.00	FA
FACE AMOUNT \$40,000, WIFE PRIMARY BENEFICIARY					
49. RELIASTAR WHOLE LIFE INSURANCE POLICY WIFE	9,000.00	0.00	DA	0.00	FA

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

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Exhibit A

Case No: 10-20934 RKM Judge: R. KIMBALL MOSIER
Case Name: RALPHS, KENNETH ALAN
RALPHS, CAMILLE C

Trustee Name: PHILIP G. JONES, TRUSTEE
Date Filed (f) or Converted (c): 01/29/10 (f)
341(a) Meeting Date: 03/08/10
Claims Bar Date: 06/22/10

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
FACE AMOUNT \$150,000. HUSBAND PRIMARY BENEFICIARY					
50. FOUR WHOLE LIFE INSURANCE POLICIES CHILDREN BENEFICIARIES INCLUDE DEBTORS AND CHILDREN'S FAMILIES	1,000.00	0.00	DA	0.00	FA
51. SUN LIFE ROTH IRA	13,000.00	0.00	DA	0.00	FA
52. ING IRA	16,000.00	0.00	DA	0.00	FA
53. 1999 CHEVY SUBURBAN MILES 125,000	2,855.00	0.00	DA	0.00	FA
54. 1995 LINCOLN CONTINENTAL MILES 130,000	1,825.00	0.00	DA	0.00	FA
55. CAMPING TRAVEL TRAILER	1,500.00	0.00	DA	0.00	FA
56. DELL DESKTOP WITH MONITOR AND PRINTER	50.00	0.00	DA	0.00	FA
57. COMPUTER DESK	5.00	0.00	DA	0.00	FA
58. OLD OFFICE DESK	20.00	0.00	DA	0.00	FA
59. OLD FOUR-DRAWER FILE CABINET	10.00	0.00	DA	0.00	FA
60. CRICKET MACHINE FOR CUTTING PAPER, VINYL, ETC	50.00	0.00	DA	0.00	FA
61. BACKDROPS USED IN WEDDING SETUP BUSINESS	150.00	0.00	DA	0.00	FA
62. BEDS AND FAKE FLOWERS USED IN FLOWER BUSINESS	50.00	0.00	DA	0.00	FA
63. Tax Refund (u)	0.00	1,232.00		1,232.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.29	Unknown

TOTALS (Excluding Unknown Values)

\$280,759.16

\$1,297.81

\$1,298.10

Gross Value of Remaining Assets

\$0.00

(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

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Exhibit A

Case No: 10-20934 RKM Judge: R. KIMBALL MOSIER
Case Name: RALPHS, KENNETH ALAN
RALPHS, CAMILLE C

Trustee Name: PHILIP G. JONES, TRUSTEE
Date Filed (f) or Converted (c): 01/29/10 (f)
341(a) Meeting Date: 03/08/10
Claims Bar Date: 06/22/10

Claims Objection Pending
Motion to Compel
Claim Review Pending
Awaiting state tax refund

Initial Projected Date of Final Report (TFR): 08/15/10 Current Projected Date of Final Report (TFR): 07/15/11

10/14/11

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1
Exhibit B

Case No: 10-20934 -RKM
Case Name: RALPHS, KENNETH ALAN
RALPHS, CAMILLE C
Taxpayer ID No: *****1637
For Period Ending: 07/25/11

Trustee Name: PHILIP G. JONES, TRUSTEE
Bank Name: Union Bank
Account Number / CD #: *****9930 Union Bank

Blanket Bond (per case limit): \$ 98,025,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
03/19/10	63	UNITED STATES TREASURY	Tax Refund	1224-000	975.00		975.00
03/31/10	INT	Union Bank	Interest Rate 0.050	1270-000	0.01		975.01
04/24/10	63	STATE OF UTAH	Tax Refund	1224-000	257.00		1,232.01
04/30/10	INT	Union Bank	Interest Rate 0.050	1270-000	0.03		1,232.04
05/28/10	INT	Union Bank	Interest Rate 0.050	1270-000	0.03		1,232.07
06/30/10	INT	Union Bank	Interest Rate 0.050	1270-000	0.03		1,232.10
07/30/10	INT	Union Bank	Interest Rate 0.050	1270-000	0.03		1,232.13
08/31/10	INT	Union Bank	Interest Rate 0.050	1270-000	0.03		1,232.16
09/11/10	* NOTE *	ALPINE CREDIT UNION	BANK FUNDS	1129-000	65.81		1,297.97
			* NOTE * Properties 4, 6, 7, 8				
09/30/10	INT	Union Bank	Interest Rate 0.050	1270-000	0.03		1,298.00
10/29/10	INT	Union Bank	Interest Rate 0.050	1270-000	0.03		1,298.03
11/30/10	INT	Union Bank	Interest Rate 0.050	1270-000	0.03		1,298.06
12/31/10	INT	Union Bank	Interest Rate 0.050	1270-000	0.03		1,298.09
01/31/11	INT	Union Bank	Interest Rate 0.000	1270-000	0.01		1,298.10
04/15/11		INTERNATIONAL SURETIES, LTD. 701 Poydras St., Suite 420 New Orleans, LA 70139	Blanket Bond Payment	2300-000		1.57	1,296.53
05/11/11		Transfer to Acct #*****3327	Final Posting Transfer	9999-000		1,296.53	0.00

Page Subtotals

1,298.10

1,298.10

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Exhibit B

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 10-20934 -RKM
Case Name: RALPHS, KENNETH ALAN
RALPHS, CAMILLE C
Taxpayer ID No: *****1637
For Period Ending: 07/25/11

Trustee Name: PHILIP G. JONES, TRUSTEE
Bank Name: Union Bank
Account Number / CD #: *****9930 Union Bank

Blanket Bond (per case limit): \$ 98,025,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)

COLUMN TOTALS	1,298.10	1,298.10	0.00
Less: Bank Transfers/CD's	0.00	1,296.53	
Subtotal	1,298.10	1.57	
Less: Payments to Debtors		0.00	
Net	1,298.10	1.57	

Page Subtotals 0.00 0.00

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Exhibit B

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 10-20934 -RKM
Case Name: RALPHS, KENNETH ALAN
RALPHS, CAMILLE C
Taxpayer ID No: *****1637
For Period Ending: 07/25/11

Trustee Name: PHILIP G. JONES, TRUSTEE
Bank Name: Union Bank
Account Number / CD #: *****3327 Union Bank

Blanket Bond (per case limit): \$ 98,025,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
05/11/11		Transfer from Acct #*****9930	BALANCE FORWARD Transfer In From MMA Account	9999-000	1,296.53		0.00 1,296.53

COLUMN TOTALS	1,296.53	0.00	1,296.53
Less: Bank Transfers/CD's	1,296.53	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
Net	0.00	0.00	
TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Union Bank - *****9930	1,298.10	1.57	0.00
Union Bank - *****3327	0.00	0.00	1,296.53
	1,298.10	1.57	1,296.53
(Excludes Account Transfers)		(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 1,296.53 0.00

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Case Number:	10-20934	Page 1			Date: July 25, 2011	
Debtor Name:	RALPHS, KENNETH ALAN		Claim Class Sequence			
Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
000001 070 7100-00	Discover Bank Dfs Services LLC PO Box 3025 New Albany, Ohio 43054-3025	Unsecured	Filed 03/25/10	\$0.00	\$3,174.38	\$3,174.38
000002 070 7100-00	Discover Bank Dfs Services LLC PO Box 3025 New Albany, Ohio 43054-3025	Unsecured	Filed 03/25/10	\$0.00	\$5,902.55	\$5,902.55
000003 070 7100-00	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	Unsecured	Filed 04/03/10	\$0.00	\$20,287.50	\$20,287.50
000004 070 7100-00	First National Bank of Omaha 1620 Dodge St Stop Code 3105 Omaha, Nebraska 68105-0773	Unsecured	Filed 04/05/10	\$0.00	\$6,987.89	\$6,987.89
000005 070 7100-00	PYOD LLC its successors and assigns as assignee of Citibank c/o Resurgent Capital Services PO Box 19008 Greenville, SC 29602-	Unsecured	Filed 04/07/10	\$0.00	\$18,771.49	\$18,771.49
000006 070 7100-00	RC WILLEY FINANCIAL SERVICES PO BOX 65320 SALT LAKE CITY, UT 84165-0320	Unsecured	Filed 04/28/10	\$0.00	\$879.89	\$879.89
000007 070 7100-00	American Express Bank FSB c/o Becket and Lee LLP POB 3001 Malvern PA 19355-0701	Unsecured	Filed 05/10/10	\$0.00	\$102.62	\$102.62
000008 070 7100-00	Fia Card Services, NA/Bank of America by American Infosource Lp As Its Agent PO Box 248809 Oklahoma City, OK 73124-8809	Unsecured	Filed 05/18/10	\$0.00	\$33,457.24	\$33,457.24
000010 070 7100-00	GE Money Bank Care of Recovery Management Systems Corp 25 S.E. 2nd Avenue, Suite 1120 Miami, FL 33131-1605	Unsecured	Filed 06/22/10	\$0.00	\$976.09	\$976.09
000009 050 4110-00	PHH Mortgage Corporation 2001 Bishops Gate Blvd. Mount Laurel, NJ 08054	Secured claim withdrawn 12/10/11	Filed 06/04/10	\$0.00	\$200,559.73	\$0.00

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Case Number:	10-20934	Page 2	Date: July 25, 2011			
Debtor Name:	RALPHS, KENNETH ALAN	Claim Class Sequence				
Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
Case Totals:				\$0.00	\$291,099.38	\$90,539.65

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 10-20934 RKM

Case Name: RALPHS, KENNETH ALAN

RALPHS, CAMILLE C

Trustee Name: PHILIP G. JONES, TRUSTEE

Balance on hand \$

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: PHILIP G. JONES, TRUSTEE	\$	\$	\$
Trustee Expenses: PHILIP G. JONES, TRUSTEE	\$	\$	\$

Total to be paid for chapter 7 administrative expenses \$ _____

Remaining Balance \$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court,
priority claims totaling \$ _____ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	Discover Bank	\$	\$	\$
000002	Discover Bank	\$	\$	\$
000003	Chase Bank USA, N.A.	\$	\$	\$
000004	First National Bank of Omaha	\$	\$	\$
000005	PYOD LLC its successors and assigns as assignee of	\$	\$	\$
000006	RC WILLEY FINANCIAL SERVICES	\$	\$	\$
000007	American Express Bank FSB	\$	\$	\$
000008	Fia Card Services, NA/Bank of America	\$	\$	\$
000010	GE Money Bank	\$	\$	\$

Total to be paid to timely general unsecured creditors \$

Remaining Balance \$

Tardily filed claims of general (unsecured) creditors totaling \$ have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE